

CREDIT ONE BANK CREDIT CARD STATEMENT

Account Number [REDACTED] 8609
June 10, 2013 to June 15, 2013

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$0.00
Payments	\$0.00
Other Credits	\$0.00
Purchases	\$6.95
Cash Advances	\$0.00
Fees Charged	\$75.00
Interest Charged	\$0.00
New Balance	\$81.95
Credit Limit	\$300.00
Available Credit	\$218.00
Statement Closing Date	06/15/13
Days in Billing Cycle	30

QUESTIONS?

Call Customer Service or Report
a Lost or Stolen Credit Card 1-877-825-3242
Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to:
P.O. Box 98673, Las Vegas, NV 89193-8873

PAYMENT INFORMATION	
New Balance	\$81.95
Past Due Amount	\$0.00
Amount Due This Period	\$25.00
Minimum Payment Due	\$25.00
Payment Due Date	07/11/13
Late Payment Warning:	
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
Minimum Payment Warning:	
If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
For example:	
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...
Only the minimum payment	4 months \$85.00
If you would like a location for credit counseling services, call 1-866-515-5720.	

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
F57270053000FP	06/12	06/12	PREMIUM DESIGN FEE LAS VEGAS NV	6.95
Fees				
F57270055000CYLAC	06/15	06/15	ANNUAL FEE 07/13 THROUGH 06/14	75.00
			TOTAL FEES FOR THIS PERIOD	75.00
Interest Charged				
	06/15	06/15	Interest Charge on Purchases	0.00
	06/15	06/15	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00
2013 Totals Year-to-Date				
Total fees charged in 2013				\$75.00
Total interest charged in 2013				\$0.00

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90%(v)	\$0.00	\$0.00
Cash Advances	23.90%(v)	\$0.00	\$0.00
(v) = Variable Rate			

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 8609

New Balance: \$81.95

Minimum Payment Due: \$25.00

Payment Due Date: 07/11/13

AMOUNT ENCLOSED: \$ [REDACTED]

☐ For address, telephone and email changes, please check the box and complete the reverse side. Or, update your contact information online at www.CreditOneBank.com.

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91718-0500

DAVID WOOD
PO BOX 725
WEST POINT VA 23181-0725

COB00014

0000000 0008195 0002500 [REDACTED] 8609 7

CREDIT ONE BANK CREDIT CARD STATEMENT

Account Number [REDACTED] 8609
June 16, 2013 to July 15, 2013

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$81.95
Payments	\$0.00
Other Credits	\$0.00
Purchases	\$184.44
Cash Advances	\$0.00
Fees Charged	\$25.00
Interest Charged	\$3.53
New Balance	\$294.92
Credit Limit	\$300.00
Available Credit	\$0.00
Statement Closing Date	07/15/13
Days in Billing Cycle	30

QUESTIONS?

Call Customer Service or Report
a Lost or Stolen Credit Card 1-877-825-3242
Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to:
P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION	
New Balance	\$294.92
Past Due Amount	\$25.00
Amount Due This Period	\$50.00
Minimum Payment Due	\$50.00
Payment Due Date	08/11/13
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
For example:	
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about... And you will end up paying an estimated total of...
Only the minimum payment	13 months \$332.00
If you would like a location for credit counseling services, call 1-866-515-5720.	

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
245593057S00E638A	06/16	06/16	SOUTH BEACH SMOKE 877-4082767 FL	38.94
244310559RQEBDLFY	06/17	06/17	STAR EXPRESS # 3 TOANO VA	10.03
24164055GB01BVGKH	06/24	06/24	EXXONMOBIL 47836689 NEWPORT NEWS VA	10.01
24455015G43AQZP4	06/25	06/25	WAL-MART #3219 WILLIAMSBURG VA	21.29
24427335KLYJ5WBDK	06/28	06/28	FOOD LION #1221 WEST POINT VA	34.71
24164075ZT8ELV7P6	07/09	07/09	DOLRTREE 2755 00027557 SMITHFIELD VA	5.24
24231685ZRBGSL3B5	07/09	07/09	FAMILY DOLLAR #6257 WINDSOR VA	17.38
24762095YS66E27ZJ	07/09	07/09	PIZZA HUT #8011 SMITHFIELD VA	13.44
2445501634A65AY9	07/14	07/14	WAL-MART #1759 GLOUCESTER VA	30.60
	07/15	07/15	CREDIT PROTECT 1 866 803 1745	2.80
	07/15	07/15	Fees	
			LATE FEE	25.00
			TOTAL FEES FOR THIS PERIOD	25.00
	07/15	07/15	Interest Charged	
			Interest Charge on Purchases	3.53
	07/15	07/15	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	3.53
2013 Totals Year-to-Date				
Total fees charged in 2013			\$100.00	
Total interest charged in 2013			\$3.53	

YOUR ACCOUNT IS PAST DUE. IT IS NOT TOO LATE TO
PROTECT YOUR CREDIT RATING! PLEASE PAY THE
MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

If your account is past due you could get help.
You have Credit Protection - Request benefits today.
It can help make payments if you get laid off or become
disabled, and there is a loss of life benefit, too.
Call 1-866-803-1745 to request benefits today!

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 8609

New Balance: \$294.92

Minimum Payment Due: \$50.00

Payment Due Date: 08/11/13

AMOUNT ENCLOSED: \$ [REDACTED]

☐ For address, telephone and email changes,
please check the box and complete the reverse side.
Or, update your contact information online
at www.CreditOneBank.com.

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

DAVID WOOD
PO BOX 725
WEST POINT VA 23181-0725

COB00015

0000000 0029492 0005000 [REDACTED] 8609 1

CREDIT ONE BANK CREDIT CARD STATEMENT

Account Number [REDACTED] 8609

June 16, 2013 to July 15, 2013

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90%(v)	\$177.15	\$3.53
Cash Advances	23.90%(v)	\$0.00	\$0.00
(v) = Variable Rate			

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CREDIT ONE BANK CREDIT CARD STATEMENT

Account Number [REDACTED] 8609
 July 16, 2013 to August 15, 2013

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$294.92
Payments	\$0.00
Other Credits	\$0.00
Purchases	\$0.00
Cash Advances	\$16.01
Fees Charged	\$0.00
Interest Charged	\$35.00
New Balance	\$351.85
Credit Limit	\$300.00
Available Credit	\$0.00
Statement Closing Date	08/15/13
Days in Billing Cycle	31

QUESTIONS?

Call Customer Service or Report
 a Lost or Stolen Credit Card 1-877-825-3242
 Outside the U.S. Call 1-702-405-2042
 Please send billing inquiries and correspondence to:
 P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION	
New Balance	\$351.85
Past Due Amount	\$50.00
Amount Due This Period	\$60.00
Minimum Payment Due	\$75.00
Payment Due Date	09/11/13
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
For example:	
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...
Only the minimum payment	14 months
	\$399.00
If you would like a location for credit counseling services, call 1-866-515-5720.	

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
244273364LYJHWKV9	07/15	07/16	MCDONALD'S F27789 WEST POINT VA	12.66
	08/15	08/15	CREDIT PROTECT 1 866 803 1745	3.35
			Fees	
	08/15	08/15	LATE FEE	35.00
			TOTAL FEES FOR THIS PERIOD	35.00
			Interest Charged	
	08/15	08/15	Interest Charge on Purchases	5.92
	08/15	08/15	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	5.92
2013 Totals Year-to-Date				
Total fees charged in 2013				\$135.00
Total interest charged in 2013				\$9.45

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY
 AFFECT YOUR CREDIT RATING. PLEASE PAY THE
 MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

If your account is past due you could get help.
 You have Credit Protection - Request benefits today.
 It can help make payments if you get laid off or become
 disabled, and there is a loss of life benefit, too.
 Call 1-866-803-1745 to request benefits today!

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90%(v)	\$297.10	\$5.92
Cash Advances	23.90%(v)	\$0.00	\$0.00
(v) = Variable Rate			

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 8609

New Balance: \$351.85

Minimum Payment Due: \$75.00

Payment Due Date: 09/11/13

AMOUNT ENCLOSED: \$

☐ For address, telephone and email changes,
 please check the box and complete the reverse side.
 Or, update your contact information online
 at www.CreditOneBank.com.

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

DAVID WOOD
 PO BOX 725
 WEST POINT VA 23181-0725

COB00017

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CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number **8609**
 August 16, 2013 to September 15, 2013

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$351.85	New Balance	\$351.85
Payments	\$0.00	Past Due Amount	\$0.00
Other Credits	\$0.00	Amount Due This Period	\$0.00
Purchases	\$0.00	Minimum Payment Due	\$0.00
Cash Advances	\$0.00	Payment Due Date	10/11/13
Fees Charged	\$0.00	Late Payment Warning:	
Interest Charged	\$0.00	If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
New Balance	\$351.85	Minimum Payment Warning:	
Credit Limit	\$300.00	Even if you make no more charges with this account, if you make only the minimum payment each month we will estimate that you will never pay off the balance shown on this statement because your payment will be less than the interest charged each month. If you make more than the minimum payment each period, you will pay off your balance sooner. For example, if you instead pay \$10.00 per month, you would pay off the balance shown on this statement in around 3 years.	
Available Credit	\$0.00	If you would like a location for credit counseling services, call 1-800-515-5720.	
Statement Closing Date	09/15/13		
Days in Billing Cycle	31		

QUESTIONS?
 Call Customer Service or Report
 a Lost or Stolen Credit Card 1-877-825-3242
 Outside the U.S. Call 1-702-405-2042
 Please send billing inquiries and correspondence to:
 P.O. Box 98873, Las Vegas, NV 89193-8873

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Fees	
			TOTAL FEES FOR THIS PERIOD	0.00
			Interest Charged	
	09/15	09/15	Interest Charge on Purchases	0.00
	09/15	09/15	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00
2013 Totals Year-to-Date				
Total fees charged in 2013				\$138.00
Total interest charged in 2013				\$9.45

THIS ACCOUNT HAS BEEN REPORTED LOST OR STOLEN. PLEASE DO NOT
 USE THIS ACCOUNT NUMBER. YOU WILL RECEIVE A STATEMENT WITH
 YOUR NEW ACCOUNT NUMBER AND BALANCE INFORMATION.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90%(v)	\$0.00	\$0.00
Cash Advances	23.90%(v)	\$0.00	\$0.00
(v) = Variable Rate			

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 Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: **8609**
 New Balance: \$351.85
 Minimum Payment Due: \$0.00
 Payment Due Date: 10/11/13

AMOUNT ENCLOSED: \$

☐ For address, telephone and email changes,
 please check the box and complete the reverse side.
 Or, update your contact information online
 at www.CreditOneBank.com.

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

DAVID WOOD
 PO BOX 725
 WEST POINT VA 23181-0725

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COB00018

HOW WE WILL CALCULATE YOUR BALANCE: We will begin charging interest on purchases and cash advances on the posting date.

BALANCE SUBJECT TO INTEREST RATE: Periodic Interest Charges will be assessed on the average daily balance (including new purchases).

HOW WILL WE CALCULATE YOUR BALANCE: We use a method called "cash advances on the posting date."
BALANCE SUBJECT TO INTEREST RATE: Periodic Interest Charges will be assessed from the date the purchase, cash advance, fee or charge is posted to your Account balance until the date it is paid in full, and will be calculated by applying the monthly periodic rate to the "average daily balance" of your Account. To get the "average daily balance" we take the balance of your Account each day, and any new purchases, cash advances and charges, and subtract any payments or credits and unpaid interest charges. This gives us the "average daily balance." Then we add up all the daily balances for the billing cycle, and divide by the number of days in the billing cycle to give us the "average daily balance." Periodic Interest Charges will be assessed on all "average daily balances" until paid in full. All purchases, cash advances, fees or charges on your Account that are not paid by the end of the billing cycle will be added to your balance. If you have a credit on your Account, cash advance, fee or charge, the balance will be reduced. If you have a balance on your Account, the balance will be increased. If you have a balance on your Account, and a credit on your Account, the balance will be zero. A minimum Interest Charge of at least \$1.00 will be imposed for any billing cycle in which an Interest Charge is due.

ANNUAL MEMBERSHIP FEE NOTICE: This Notice applies to www.24hr.com and www.24hr.com/24hr.

ANNUAL MEMBERSHIP FEE NOTICE: This Notice applies to your Account if the Annual Fee is assessed annually. Your Account is subject to an Annual Membership Fee ("Annual Fee"). Your Account statement for each year will show the amount of the Annual Fee applicable to your Account. The current APR for Purchases and Cash Advances applicable to your Account are shown on the front cover of each cash advance. Your Annual Percentage Rate ("APR") may vary. The APR will increase by adding 20.95% to the U.S. Prime Rate appearing in the "Money Rates" section of any edition of *The Wall Street Journal*. For each billing cycle, the rate of each month will be applied to all balances on the Account. The APR will never be greater than 29.90% (corresponding monthly periodic rate of 2.4916%). We use the average daily balance method (see new purchases) method of computing the balance for purchases. A minimum interest Charge of \$1.00 will be imposed for any billing cycle in which an Interest Charge is due. See your Cardholder Agreement for additional information regarding your Account and additional fees and charges that may be assessed.

The Annual Fee will continue to be billed to your Account annually for the coming year unless you terminate credit availability on your Account and pay the outstanding balance in full. If you choose to terminate credit availability and avoid paying the Annual Fee, you must contact us by telephone at (877) 825-3242 or give us written notice to close your Account, sent to the address for inquiries shown on the first page of your statement. Your notice must reach us no later than 30-days from when your statement is mailed or delivered on which the Annual Fee is imposed. Closed accounts are subject to the Annual Fee as long as an outstanding balance remains on the Account.

If your Annual Fee is billed to your Account monthly, this Notice does not apply to your Account. We will send you an Annual Membership Fee Notice at least annually.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Credit One Bank, N.A., P.O. Box 88673, Las Vegas, NV 89193-8873. In your letter, give us the following information:

- * **Account information:** Your name and account number.
- * **Dollar amount:** The dollar amount of the suspected error.
- * **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question as often an error, the following are true:
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- You will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

1. The purchase must have been made in your home state or within 100 miles of your current address.

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or email changes below:

Mailing Address

[illegible]

Address Line 2

[illegible]

City

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Primary Phase Number _____

Primary Phone Number†

Secondary Phone Number:

Email Address*

Email Address*

Check the box on the reverse side if you have filled in a new address, telephone number, and/or email address.

I authorize Credit One Bank or its agents to contact me at any phone number I provide at anytime (including cellular/wireless telephone services), via a live operator, auto-dialer or prerecorded message.

* We may use your email address to contact you about your account.

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CREDIT ONE BANK CREDIT CARD STATEMENT

Account Number [REDACTED] 8609
September 16, 2013 to October 15, 2013

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$351.85	New Balance	\$351.85
Payments	\$0.00	Past Due Amount	\$0.00
Other Credits	\$0.00	Amount Due This Period	\$0.00
Purchases	\$0.00	Minimum Payment Due	\$0.00
Cash Advances	\$0.00	Payment Due Date	11/11/13
Fees Charged	\$0.00	Late Payment Warning:	
Interest Charged	\$0.00	If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
New Balance	\$351.85	Minimum Payment Warning:	
Credit Limit	\$300.00	Even if you make no more charges with this account, if you make only the minimum payment each month we will estimate that you will never pay off the balance shown on this statement because your payment will be less than the interest charged each month. If you make more than the minimum payment each period, you will pay off your balance sooner. For example, if you instead pay \$10.00 per month, you would pay off the balance shown on this statement in around 3 years.	
Available Credit	\$0.00	If you would like a location for credit counseling services, call 1-866-515-5720.	
Statement Closing Date	10/15/13		
Days in Billing Cycle	30		

QUESTIONS?
Call Customer Service or Report a Lost or Stolen Credit Card 1-877-825-3242
Outside the U.S. Call 1-702-405-2042

Please send billing inquiries and correspondence to:
P.O. Box 98873, Las Vegas, NV 89193-8873

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Fees	
			TOTAL FEES FOR THIS PERIOD	0.00
			Interest Charged	
	10/15	10/15	Interest Charge on Purchases	0.00
	10/15	10/15	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00
2013 Totals Year-to-Date				
Total fees charged in 2013				\$135.00
Total interest charged in 2013				\$9.45

THIS ACCOUNT HAS BEEN REPORTED LOST OR STOLEN. PLEASE DO NOT USE THIS ACCOUNT NUMBER. YOU WILL RECEIVE A STATEMENT WITH YOUR NEW ACCOUNT NUMBER AND BALANCE INFORMATION.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90%	\$0.00	\$0.00
Cash Advances	23.90%	\$0.00	\$0.00

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 8609
New Balance: \$351.85
Minimum Payment Due: \$0.00
Payment Due Date: 11/11/13

AMOUNT ENCLOSED: \$ [REDACTED]

☐ For address, telephone and email changes, please check the box and complete the reverse side Or, update your contact information online at www.CreditOneBank.com.

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

DAVID WOOD
PO BOX 725
WEST POINT VA 23181-0725

0000000 0035185 0000000 [REDACTED] 8609 5

COB00020

CREDIT ONE BANK CREDIT CARD STATEMENT

Account Number: [REDACTED] 8609
 October 16, 2013 to November 15, 2013

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$351.85	New Balance	\$351.85
Payments	\$0.00	Past Due Amount	\$0.00
Other Credits	\$0.00	Amount Due This Period	\$0.00
Purchases	\$0.00	Minimum Payment Due	\$0.00
Cash Advances	\$0.00	Payment Due Date	12/11/13
Fees Charged	\$0.00	Late Payment Warning:	
Interest Charged	\$0.00	If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
New Balance	\$351.85	Minimum Payment Warning:	
Credit Limit	\$300.00	Even if you make no more charges with this account, if you make only the minimum payment each month we will estimate that you will never pay off the balance shown on this statement because your payment will be less than the interest charged each month. If you make more than the minimum payment each period, you will pay off your balance sooner. For example, if you instead pay \$12.00 per month, you would pay off the balance shown on this statement in around 3 years.	
Available Credit	\$0.00	If you would like a location for credit counseling services, call 1-866-515-5720.	
Statement Closing Date	11/15/13		
Days in Billing Cycle	31		

QUESTIONS?
 Call Customer Service or Report
 a Lost or Stolen Credit Card 1-877-825-3242
 Outside the U.S. Call 1-702-405-2042
 Please send billing inquiries and correspondence to:
 P.O. Box 96873, Las Vegas, NV 89193-8873

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Fees	
			TOTAL FEES FOR THIS PERIOD	0.00
			Interest Charged	
	11/15	11/15	Interest Charge on Purchases	0.00
	11/15	11/15	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00
2013 Totals Year-to-Date				
Total fees charged in 2013				\$135.00
Total interest charged in 2013				\$9.45

Your account is currently closed.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90%	\$0.00	\$0.00
Cash Advances	23.90%	\$0.00	\$0.00

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 8609
 New Balance: \$351.85
 Minimum Payment Due: \$0.00
 Payment Due Date: 12/11/13

AMOUNT ENCLOSED: \$ [REDACTED]

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

DAVID WOOD
 PO BOX 725
 WEST POINT VA 23181-0725

00000000 0035185 00000000 [REDACTED] 8609 5

COB00022

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number: 88609
 November 16, 2013 to December 15, 2013

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$351.85	New Balance	\$358.53
Payments	\$0.00	Past Due Amount	\$0.00
Other Credits	\$0.00	Amount Due This Period	\$25.00
Purchases	\$0.00	Minimum Payment Due	\$25.00
Cash Advances	\$0.00	Payment Due Date	01/11/14
Fees Charged	\$0.00		
Interest Charged	\$6.68		
New Balance	\$358.53		
Credit Limit	\$300.00		
Available Credit	\$0.00		
Statement Closing Date	12/15/13		
Days in Billing Cycle	30		

QUESTIONS?
 Call Customer Service or Report
 a Lost or Stolen Credit Card 1-877-825-3242
 Outside the U.S. Call 1-702-405-2042
 Please send billing inquiries and correspondence to:
 P.O. Box 98873, Las Vegas, NV 89193-8873

Late Payment Warning:
 If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.

Minimum Payment Warning:
 If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	18 months	\$426.00

If you would like a location for credit counseling services, call 1-866-515-5720.

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Fees	
			TOTAL FEES FOR THIS PERIOD	0.00
			Interest Charged	
	12/15	12/15	Interest Charge on Purchases	6.68
	12/15	12/15	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	6.68
			2013 Totals Year-to-Date	
			Total fees charged in 2013	\$135.00
			Total interest charged in 2013	\$18.13

Your account is currently closed.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90%(v)	\$335.45	\$6.68
Cash Advances	23.90%(v)	\$0.00	\$0.00
(v) = Variable Rate			

5385 JAN 001 7 15 131215 0 EOPAGE 1 of 1 20 5727 9620 A084 010L5386
 Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 88609
 New Balance: \$358.53
 Minimum Payment Due: \$25.00
 Payment Due Date: 01/11/14

AMOUNT ENCLOSED: \$

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

DAVID WOOD
 PO BOX 725
 WEST POINT VA 23181-0725

00000000 0035853 0002500 88609 3

COB00024

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number: [REDACTED] 8609
 December 16, 2013 to January 15, 2014

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$358.53	New Balance	\$390.21
Payments	\$0.00	Past Due Amount	\$25.00
Other Credits	\$0.00	Amount Due This Period	\$50.00
Purchases	\$0.00	Minimum Payment Due	\$75.00
Cash Advances	\$0.00	Payment Due Date	02/11/14
Fees Charged	\$25.00		
Interest Charged	\$6.68		
New Balance	\$390.21		
Credit Limit	\$300.00		
Available Credit	\$0.00		
Statement Closing Date	01/15/14		
Days in Billing Cycle	31		

QUESTIONS?
 Call Customer Service or Report
 a Lost or Stolen Credit Card 1-877-825-3242
 Outside the U.S. Call 1-702-405-2042
 Please send billing inquiries and correspondence to:
 P.O. Box 98873, Las Vegas, NV 89193-8873

Late Payment Warning:
 If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.

Minimum Payment Warning:
 If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	18 months	\$461.00

If you would like a location for credit counseling services, call 1-866-515-8720.

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Fees	
	01/15	01/15	LATE FEE	25.00
			TOTAL FEES FOR THIS PERIOD	25.00
			Interest Charged	
	01/15	01/15	Interest Charge on Purchases	6.68
	01/15	01/15	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	6.68
2014 Totals Year-to-Date				
Total fees charged in 2014				\$25.00
Total interest charged in 2014				\$6.68

YOUR ACCOUNT IS PAST DUE. IT IS NOT TOO LATE TO
 PROTECT YOUR CREDIT RATING! PLEASE PAY THE
 MINIMUM AMOUNT DUE NOW OR CALL (888) 729-0274.

Your account is currently closed.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90%(v)	\$335.45	\$6.68
Cash Advances	23.90%(v)	\$0.00	\$0.00
(v) = Variable Rate			

5385 JBI4 001 7 15 140115 0 E X PAGE 1 of 1 2 0 5727 9820 A064 01DL5385

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 8609
 New Balance: \$390.21
 Minimum Payment Due: \$75.00
 Payment Due Date: 02/11/14

AMOUNT ENCLOSED: \$ [REDACTED]

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

DAVID WOOD
 PO BOX 725
 WEST POINT VA 23181-0725

00000000 0039021 0005000 [REDACTED] 8609 0

COB00026

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number: [REDACTED] 8609
 January 16, 2014 to February 15, 2014

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$390.21	New Balance	\$432.39
Payments	\$0.00	Past Due Amount	\$50.00
Other Credits	\$0.00	Amount Due This Period	\$60.00
Purchases	\$0.00	Minimum Payment Due	\$110.00
Cash Advances	\$0.00	Payment Due Date	03/11/14
Fees Charged	\$35.00		
Interest Charged	\$7.18		
New Balance	\$432.39		
Credit Limit	\$300.00		
Available Credit	\$0.00		
Statement Closing Date	02/15/14		
Days in Billing Cycle	31		

QUESTIONS?
 Call Customer Service or Report
 a Lost or Stolen Credit Card 1-877-825-3242
 Outside the U.S. Call 1-702-405-2042
 Please send billing inquiries and correspondence to:
 P.O. Box 98873, Las Vegas, NV 89193-8873

Late Payment Warning:
 If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.

Minimum Payment Warning:
 If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	19 months	\$512.05

If you would like a location for credit counseling services, call 1-866-515-5729.

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
	02/15	02/15	Fees	
			LATE FEE	35.00
			TOTAL FEES FOR THIS PERIOD	35.00
	02/15	02/15	Interest Charged	
			Interest Charge on Purchases	7.18
			Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	7.18
2014 Totals Year-to-Date				
Total fees charged in 2014				\$60.00
Total interest charged in 2014				\$13.66

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY
 AFFECT YOUR CREDIT RATING. PLEASE PAY THE
 MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

Your account is currently closed.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90%(v)	\$360.45	\$7.18
Cash Advances	23.90%(v)	\$0.00	\$0.00
(v) = Variable Rate			

5385 JBH 001 7 15 140214 0 EX PAGE 1 of 1 2 0 5727 8626 A084 01DL5385

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 8609
 New Balance: \$432.39
 Minimum Payment Due: \$110.00
 Payment Due Date: 03/11/14

AMOUNT ENCLOSED: \$ [REDACTED]

CREDIT ONE BANK
 PO BOX 80500
 CITY OF INDUSTRY CA 91716-0500

DAVID WOOD
 PO BOX 725
 WEST POINT VA 23181-0725

00000000 0043239 0007500 [REDACTED] 8609 7

COB00028

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number: [REDACTED] 8609
 February 16, 2014 to March 15, 2014

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$432.39	New Balance	\$475.27
Payments	\$0.00	Past Due Amount	\$75.00
Other Credits	\$0.00	Amount Due This Period	\$60.00
Purchases	\$0.00	Minimum Payment Due	\$135.00
Cash Advances	\$0.00	Payment Due Date	04/11/14
Fees Charged	\$35.00		
Interest Charged	\$7.88		
New Balance	\$475.27		
Credit Limit	\$300.00		
Available Credit	\$0.00		
Statement Closing Date	03/15/14		
Days in Billing Cycle	28		

QUESTIONS?
 Call Customer Service or Report a Lost or Stolen Credit Card 1-877-825-3242
 Outside the U.S. Call 1-702-405-2042
 Please send billing inquiries and correspondence to:
 P.O. Box 98873, Las Vegas, NV 89193-8973

Late Payment Warning:
 If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.

Minimum Payment Warning:
 If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	28 months	\$563.00

If you would like a location for credit counseling services, call 1-888-515-5720.

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
	03/15	03/15	Fees	
			LATE FEE	
			TOTAL FEES FOR THIS PERIOD	35.00
			Interest Charged	
	03/15	03/15	Interest Charge on Purchases	7.88
	03/15	03/15	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	7.88
2014 Totals Year-to-Date				
Total fees charged in 2014				\$95.00
Total interest charged in 2014				\$21.74

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY
 AFFECT YOUR CREDIT RATING. PLEASE PAY THE
 MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

Your account is currently closed.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90%(v)	\$395.46	\$7.88
Cash Advances	23.90%(v)	\$0.00	\$0.00
(v) = Variable Rate			

9385 JBH 001 7 15 140314 0 EX PAGE 1 of 1 2 0 5727 9620 A064 01015285

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 8609
 New Balance: \$475.27
 Minimum Payment Due: \$135.00
 Payment Due Date: 04/11/14

AMOUNT ENCLOSED: \$

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

DAVID WOOD
 PO BOX 725
 WEST POINT VA 23181-0725

00000000 0047527 0010000 [REDACTED] 8609 5

COB00030

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number: 8609
 March 16, 2014 to April 15, 2014

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$475.27	New Balance	\$518.84
Payments	\$0.00	Past Due Amount	\$100.00
Other Credits	\$0.00	Amount Due This Period	\$91.00
Purchases	\$0.00	Minimum Payment Due	\$161.00
Cash Advances	\$0.00	Payment Due Date	05/11/14
Fees Charged	\$35.00		
Interest Charged	\$8.57		
New Balance	\$518.84		
Credit Limit	\$300.00		
Available Credit	\$0.00		
Statement Closing Date	04/15/14		
Days in Billing Cycle	31		

QUESTIONS?
 Call Customer Service or Report a Lost or Stolen Credit Card: 1-877-625-3242
 Outside the U.S. Call: 1-702-405-2042
 Please send billing inquiries and correspondence to:
 P.O. Box 98873, Las Vegas, NV 89193-8873

Late Payment Warning:
 If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.

Minimum Payment Warning:
 If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

For example:

	If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	21 months	\$517.00	

If you would like a location for credit counseling services, call 1-866-515-5720.

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Fees	
	04/16	04/15	LATE FEE	35.00
			TOTAL FEES FOR THIS PERIOD	35.00
			Interest Charged	
	04/15	04/15	Interest Charge on Purchases	8.57
	04/15	04/15	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	8.57
2014 Totals Year-to-Date				
Total fees charged in 2014				\$130.00
Total interest charged in 2014				\$30.31

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY
 AFFECT YOUR CREDIT RATING. PLEASE PAY THE
 MINIMUM AMOUNT DUE NOW OR CALL (888) 729-8274.

Your account is currently closed.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90%(v)	\$430.45	\$8.57
Cash Advances	23.90%(v)	\$0.00	\$0.00
(v) = Variable Rate			

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Please return this portion with your payment, and enter your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 8609
 New Balance: \$518.84
 Minimum Payment Due: \$161.00
 Payment Due Date: 05/11/14

AMOUNT ENCLOSED: \$

CREDIT ONE BANK
 PO BOX 80500
 CITY OF INDUSTRY CA 91716-0500

DAVID WOOD
 8315 MILL CREEK RD
 WEST POINT VA 23181-9430

00000000 0051884 0012600 8609 9

COB00032

PAYING INTEREST: We will begin charging interest on purchases and cash advances on the posting date.

HOW WE WILL CALCULATE YOUR BALANCE: We use a method called "average daily balance (including new purchases)." **BALANCE SUBJECT TO INTEREST RATE:** Periodic interest charges will be based on the average daily balance.

HOW WE WILL CALCULATE YOUR BALANCE: We use a method called "average daily balance (including new purchases)." **BALANCE SUBJECT TO INTEREST RATE:** Periodic Interest Charges will be assessed from the date the purchase, cash advance, fee or charge is posted to your Account until the date it is paid in full, and will be calculated by applying the monthly periodic rate to the "average daily balance" of your Account. To get the "average daily balance" we take the balance of your Account each day, add any new purchases, cash advances, fees, and charges, and subtract any payments or credits and unpaid billing cycle. This gives us the daily balance. Then we add up all the daily balances for the billing cycle, and divide by the number of days in the billing cycle. This gives us the "average daily balance." Periodic Interest Charges will be assessed on all "average daily balances" until paid in full. All purchases, cash advances, fees or charges accrue interest starting on the date of posting, even if the new balance from your previous statement was paid in full or even if the balance was zero. A minimum Interest Charge of \$1.00 will be imposed for any billing cycle in which an Interest Charge is due.

ANNUAL MEMBERSHIP FEE NOTICE: This Notice confirms that no annual membership fee will be imposed for any billing cycle in which an Interest Charge is due.

ANNUAL MEMBERSHIP FEE NOTICE: This Notice applies to your Account if the Annual Fee is assessed annually. Your Account is subject to an Annual Membership Fee ("Annual Fee") which will be charged to your Account at least once per year. The amount of annual fee applicable to your Account depends on the following disclosures apply to your membership level for the month of annual renewal will show the amount of the Annual Fee applicable to your Account. The current APR for Purchases and Cash Advances applicable to your account is shown on the front of your statement under the APR heading. The Annual Percentage Rate ("APR") may vary. The APR is determined by adding 20.5% to the U.S. Prime Rate appearing in the "Money Rates" section on the front of your statement under the APR heading. For each billing cycle, the new rate will be applied to all balances on the Account. The APR will never be greater than the rate stated in the Wall Street Journal published on the 25th day of May in the preceding calendar year. We use the daily balance method to calculate finance charges. Finance charges are calculated based on the ending monthly periodic rate imposed for any billing cycle in which an interest charge is due. See your Cardholder Agreement for additional information regarding your Account and how we determine and charges that may be assessed.

The Annual Fee will continue to be billed to your Account annually for the coming year unless you terminate credit availability on your Account and give the outstanding balance in full. If you choose to terminate credit availability and avoid paying the Annual Fee, you must contact us by telephone at (877) 825-3242 or pay the outstanding balance to close your Account, sent to the address for inquiries shown on the first page of your statement. Your notice must reach us no later than 30 days from when your statement is mailed or delivered on which the Annual Fee is imposed. Closed accounts are subject to the Annual Fee as soon as an authorization is received from the cardholder.

If your Annual Fee is billed to your Account monthly, this Notice does not apply to your Account. We will send you an Annual Membership Fee Notice about annually.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873. In your letter, give us the following information:

- * **Account information:** Your name and account number.
- * **Dollar amount:** The dollar amount of the suspected error.
- * **Description of problem:** If you think there is a problem...

You must contact us within 60 days after the error occurred, or you will lose your right to a refund.

You must contact us within 60 days after the error appeared on your statement.
You must notify us of any potential errors in writing.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question if, at any time, the following are true:
 - The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
 - You will not have to pay the amount in question or any interest or other fees related to that amount. But, if we determine that we made a mistake,
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. In such a case, call your bank.

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

01DL5385 - 1 - 01/14/13

Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or email changes below:

Mailing Address

[illegible]

Address Line 2

[illegible]

City

Primary Phone Number												State		Zip			

Primary Phone Number

Secondary Phone Number:

Email Address*

Email Address*

Check the box on the reverse side if you have filled in a new address, telephone number, and/or email address.

I authorize Credit One Bank or its agents to contact me at any phone number I provide at anytime (including cellular/wireless telephone services), via a live operator, auto-dialer or prerecorded message.

* We may use your email address to contact you about your account.

COB00033

CREDIT ONE BANK CREDIT CARD STATEMENT

Account Number [REDACTED] 8609

April 16, 2014 to May 15, 2014

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$518.84	New Balance	\$563.11
Payments	\$0.00	Past Due Amount	\$126.00
Other Credits	\$0.00	Amount Due This Period	\$64.00
Purchases	\$0.00	Minimum Payment Due	\$190.00
Cash Advances	\$0.00	Payment Due Date	06/11/14
Fees Charged	\$35.00	Late Payment Warning:	
Interest Charged	\$9.27	If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
New Balance	\$563.11	Minimum Payment Warning:	
Credit Limit	\$300.00	If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
Available Credit	\$0.00	For example:	
Statement Closing Date	05/15/14	If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...
Days in Billing Cycle	30	Only the minimum payment	22 months
			\$676.00

QUESTIONS?
 Call Customer Service or Report a Lost or Stolen Credit Card 1-877-825-3242
 Outside the U.S. Call 1-702-405-2042
 Please send billing inquiries and correspondence to:
 P.O. Box 98873, Las Vegas, NV 89193-8873

If you would like a location for credit counseling services, call 1-866-515-5723.

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
	05/15	05/15	Fees	
			LATE FEE	35.00
			TOTAL FEES FOR THIS PERIOD	35.00
	05/15	05/15	Interest Charged	
			Interest Charge on Purchases	9.27
	05/15	05/15	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	9.27
2014 Totals Year-to-Date				
Total fees charged in 2014				\$185.00
Total interest charged in 2014				\$39.56

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY AFFECT YOUR CREDIT RATING. PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274

Your account is currently closed.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90%(v)	\$465.45	\$9.27
Cash Advances	23.90%(v)	\$0.00	\$0.00
(v) = Variable Rate			

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 8609
 New Balance: \$563.11
 Minimum Payment Due: \$190.00
 Payment Due Date: 06/11/14

AMOUNT ENCLOSED: \$

☐ For address, telephone and email changes, please check the box and complete the reverse side. Or, update your contact information online at www.CreditOneBank.com.

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

DAVID WOOD
 8315 MILL CREEK RD
 WEST POINT VA 23181-9430

0000000 0056311 0015500 [REDACTED] 8609 0

COB00034

CREDIT ONE BANK CREDIT CARD STATEMENT

Account Number [REDACTED] 8609
May 18, 2014 to June 15, 2014

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$563.11	New Balance	\$608.08
Payments	\$0.00	Past Due Amount	\$155.00
Other Credits	\$0.00	Amount Due This Period	\$66.00
Purchases	\$0.00	Minimum Payment Due	\$221.00
Cash Advances	\$0.00	Payment Due Date	07/11/14
Fees Charged	\$35.00	Late Payment Warning:	
Interest Charged	\$9.97	If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
New Balance	\$608.08	Minimum Payment Warning:	
Credit Limit	\$300.00	If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
Available Credit	\$0.00	For example:	
Statement Closing Date	06/15/14	If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about ...
Days in Billing Cycle	31	Only the minimum payment	23 months
QUESTIONS?		And you will end up paying an estimated total of ...	\$724.00
Call Customer Service or Report a Lost or Stolen Credit Card Outside the U.S. Call		If you would like a location for credit counseling services, call 1-866-515-5723.	
1-877-825-3242 1-702-405-2042			
Please send billing inquiries and correspondence to: P.O. Box 98873, Las Vegas, NV 89193-8873			

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Fees	
	06/15	06/15	LATE FEE	35.00
			TOTAL FEES FOR THIS PERIOD	35.00
			Interest Charged	
	06/15	06/15	Interest Charge on Purchases	9.97
	06/15	06/15	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	9.97
			2014 Totals Year-to-Date	
			Total fees charged in 2014	\$200.00
			Total interest charged in 2014	\$49.55

YOUR ACCOUNT IS PAST DUE AND WILL ADVERSELY AFFECT YOUR CREDIT RATING. PLEASE PAY THE MINIMUM AMOUNT DUE NOW OR CALL (888) 729-6274.

Your account is currently closed.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90%(v)	\$500.45	\$9.97
Cash Advances	23.90%(v)	\$0.00	\$0.00
(v) = Variable Rate			

9365 JRN 001 7 15 140615 0 EX PAGE 1 of 1 2 0 5727 9620 M115 Q1DL5355
Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 8609

New Balance: \$608.08

Minimum Payment Due: \$221.00

Payment Due Date: 07/11/14

AMOUNT ENCLOSED: \$ [REDACTED]

☐ For address, telephone and email changes, please check the box and complete the reverse side. Or, update your contact information online at www.CreditOneBank.com.

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

DAVID WOOD
8315 MILL CREEK RD
WEST POINT VA 23181-9430

00000000 0060808 0018600 [REDACTED] 8609 7

COB00036

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number [REDACTED] 8609
 June 16, 2014 to July 15, 2014

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$608.08	New Balance	\$653.75
Payments	\$0.00	Past Due Amount	\$186.00
Other Credits	\$0.00	Amount Due This Period	\$502.75
Purchases	\$0.00	Minimum Payment Due	\$653.75
Cash Advances	\$0.00	Payment Due Date	08/11/14
Fees Charged	\$35.00	Late Payment Warning:	
Interest Charged	\$10.67	If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
New Balance	\$653.75	Minimum Payment Warning:	
Credit Limit	\$300.00	If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
Available Credit	\$0.00	For example:	
Statement Closing Date	07/15/14	If you make no additional charges using this card and each month you pay...	
Days in Billing Cycle	30	Only the minimum payment	1 month
		And you will end up paying an estimated total of...	\$654.00

QUESTIONS?
 Call Customer Service or Report a Lost or Stolen Credit Card 1-877-825-3242
 Outside the U.S. Call 1-702-405-2042
 Please send billing inquiries and correspondence to:
 P.O. Box 98873, Las Vegas, NV 89193-8873

If you would like a location for credit counseling services, call 1-866-815-5720.

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Fees	
	07/15	07/15	LATE FEE	35.00
			TOTAL FEES FOR THIS PERIOD	35.00
			Interest Charged	
	07/15	07/15	Interest Charge on Purchases	10.67
	07/15	07/15	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	10.67
2014 Totals Year-to-Date				
Total fees charged in 2014				\$235.00
Total interest charged in 2014				\$60.22

Your account is currently closed.

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90%(v)	\$535.45	\$10.67
Cash Advances	23.90%(v)	\$0.00	\$0.00
(v) = Variable Rate			

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 8609
 New Balance: \$653.75
 Minimum Payment Due: \$653.75
 Payment Due Date: 08/11/14

AMOUNT ENCLOSED: \$ [REDACTED]

☐ For address, telephone and email changes, please check the box and complete the reverse side. Or, update your contact information online at www.CreditOneBank.com.

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

DAVID WOOD
 8315 MILL CREEK RD
 WEST POINT VA 23181-8430

0000000 0065375 0065375 [REDACTED] 8609 0

COB00038

HOW WE WILL CALCULATE YOUR BALANCE: We will begin charging interest on purchases and cash advances on the posting date.

HOW WE WILL CALCULATE YOUR BALANCE: We use a method called "average daily balance (including new purchases)." **BALANCE SUBJECT TO INTEREST RATE:** Periodic Interest Charge.

ADJUST YOUR BALANCE: We use a method called "average daily balance (including new purchases)," until the date it is due in full, and will be calculated by applying the monthly periodic rate to the "average daily balance" of your Account. To get the "average daily balance" we take the balance of your Account each day, add any new purchases, cash advances, fees, and charges to the previous day's balance, and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Then we add up all the daily balances for the billing cycle, and deduct any payments or credits and unpaid advances, fees or charges accrue interest charges starting on the first day of the billing cycle. The "average daily balance" will equal zero if you pay in full. All purchases, cash advances, fees or charges accrue interest charges starting on the first day of the billing cycle. If you do not pay in full, the new balance will be added to the previous balance. A minimum interest charge of \$1.00 will be imposed on any billing cycle in which an interest charge is due.

[illegible]

The Annual Fee will continue to be billed to your Account annually for the coming year unless your terminate credit availability on your Account and pay the outstanding balance in full. If you choose to terminate credit availability and avoid paying the Annual Fee, you must contact us by telephone at (877) 825-3242 or give us written notice to close your Account, sent to the address for inquiries shown on the first page of your statement. Your notice must reach us no later than 30 days from when your statement is mailed or delivered on which the Annual Fee is imposed. Closed accounts are subject to the Account Management Policy located at the bottom of the Account.

If your Annual Fee is billed to your Account monthly, this Notice does not apply to your Account. We will send you an Annual Membership Fee Notice at least annually.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Credit One Bank, N.A., P.O. Box 98673, Las Vegas, NV 89193-8873.
In your letter, give us the following information:

2. Discourage information on:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** A description of the suspected error.

You must contact us within 60 days after the error appeared on your statement.
You must notify us of any notational errors in writing.

While we investigate with the help of our auditors, we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question.

- We investigate whether or not there has been an error; the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake,
 - While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

Right of Return If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current residence.

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1. You may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:
 a. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or email changes below:

Mailing Address

Address Line 2

City

State

Zip

Primary Phone Number

Secondary Phone Number

Email Address*

Check the box on the reverse side if:

† I authorize Credit One Bank or its agents to contact me at any phone number.

* We may use your email address to contact you about your account.

COB00039

CREDIT ONE BANK CREDIT CARD STATEMENT

Account Number [REDACTED] 8609

July 16, 2014 to July 27, 2014

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION	
Previous Balance	\$653.75	New Balance	\$0.00
Payments	\$0.00	Past Due Amount	\$0.00
Other Credits	\$0.00	Amount Due This Period	\$0.00
Purchases	\$0.00	Minimum Payment Due	\$0.00
Cash Advances	\$0.00	Payment Due Date	08/11/14
Fees Charged	\$0.00	Late Payment Warning:	
Interest Charged	\$0.00	If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.	
New Balance	\$0.00	Minimum Payment Warning:	
Credit Limit	\$300.00	If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
Available Credit	\$0.00	For example:	
Statement Closing Date	07/27/14	If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...
Days in Billing Cycle	30	Only the minimum payment	1 month
QUESTIONS?		And you will end up paying an estimated total of...	\$654.00
Call Customer Service or Report a Lost or Stolen Credit Card		If you would like a location for credit counseling services, call 1-866-515-5720.	
Outside the U.S. Call 1-877-825-3242 1-702-405-2042			
Please send billing inquiries and correspondence to: P.O. Box 98673, Las Vegas, NV 89193-8873			

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
F572700K000999990	07/27	07/27	CHARGE OFF ACCOUNT-PRINCIPALS	-184.30
F572700K000999990	07/27	07/27	CHARGE OFF ACCOUNT "FINANCE CHARGES"	-459.45
Fees				
TOTAL FEES FOR THIS PERIOD				0.00
Interest Charged				
	07/27	07/27	Interest Charge on Purchases	0.00
	07/27	07/27	Interest Charge on Cash Advances	0.00
TOTAL INTEREST FOR THIS PERIOD				0.00
2014 Totals Year-to-Date				
Total fees charged in 2014				\$235.00
Total interest charged in 2014				\$80.22

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	23.90%(v)	\$0.00	\$0.00
Cash Advances	23.90%(v)	\$0.00	\$0.00
(v) = Variable Rate			

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 8609

New Balance: \$0.00

Minimum Payment Due: \$0.00

Payment Due Date: 08/11/14

AMOUNT ENCLOSED: \$ [REDACTED]

☐ For address, telephone and email changes, please check the box and complete the reverse side. Or, update your contact information online at www.CreditOneBank.com.

CREDIT ONE BANK
PO BOX 60500
CITY OF INDUSTRY CA 91716-0500

DAVID WOOD
8315 MILL CREEK RD
WEST POINT VA 23181-9430

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